

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Harry Randolph Wheeler
Misty Jo Wheeler
Debtors

Case No. 13-02413-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 32

Date Rcvd: Jul 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2018.

db/jdb
4312889 +Harry Randolph Wheeler, Misty Jo Wheeler, 6076 Manheim Road, Glenville, PA 17329-9460
4403802 +ALLIED INTERSTATE LLC, 3000 CORPORATE EXCHANGE DRIVE, 5TH FLORR, COLUMBUS, OH 43231-7689
+Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
4312893 COMMUNITY BANK, N.A., FIRST LIBERTY BANK & TRUST, P.O. BOX 628, OLEAN, NY 14760-0628
4351360 +Community Bank NA, dba First Liberty Bank & Trust, PO Box 509, Canton NY 13617-0509
4312902 +MEMBER'S FIRST FEDERAL C.U., 1680 BALTIMORE PIKE, HANOVER, PA 17331-9603
4312903 +PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222-4747
4312904 PNC BANK, P. O. BOX 747066, PITTSBURGH, PA 15274-7066
4326424 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+EDI: PRA.COM Jul 12 2018 23:13:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067
4312890 EDI: BANKAMER.COM Jul 12 2018 23:13:00 BANK OF AMERICA, CUSTOMER SERVICES,
P.O. BOX 5170, SIMI VALLEY, CA 93062-5170
4312891 EDI: CAPITALONE.COM Jul 12 2018 23:13:00 CAPITAL ONE, P.O. BOX 71083,
CHARLOTTE, NC 28272-1083
4377979 +E-mail/Text: bncmail@w-legal.com Jul 12 2018 19:17:18 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4312892 EDI: CHASE.COM Jul 12 2018 23:13:00 CHASE BANK USA, P.O. BOX 15153,
WILMINGTON, DE 19886-5153
4365994 EDI: BL-BECKET.COM Jul 12 2018 23:13:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4312894 +EDI: RMSC.COM Jul 12 2018 23:13:00 GE CAPITAL RETAIL BANK, 4125 WINDWARD PLAZA DRIVE,
ALPHARETTA, GA 30005-8738
4312896 EDI: RMSC.COM Jul 12 2018 23:13:00 GE CAPITAL RETAIL BANK, P.O. BOX 965033,
ORLANDO, FL 32896-5033
4312895 EDI: RMSC.COM Jul 12 2018 23:13:00 GE CAPITAL RETAIL BANK, P.O. BOX 965004,
ORLANDO, FL 32896-5004
4312897 +EDI: RMSC.COM Jul 12 2018 23:13:00 GE CAPITAL RETAIL BANK/LOWE'S, P.O. BOX 103104,
ROSWELL, GA 30076-9104
4312898 EDI: RMSC.COM Jul 12 2018 23:13:00 GE CAPITAL/CARECREDIT, P.O. BOX 960061,
ORLANDO, FL 32896-0061
4312899 +EDI: RMSC.COM Jul 12 2018 23:13:00 GECRB/LOWE'S, P.O. BOX 530914,
ATLANTA, GA 30353-0914
4314668 +E-mail/Text: bankruptcy@huntington.com Jul 12 2018 19:17:12 Huntington National Bank,
P.O. Box 89424, Cleveland, OH 44101-6424
4312900 EDI: CBSKOHL'S.COM Jul 12 2018 23:13:00 KOHL'S PAYMENT CENTER, P.O. BOX 2983,
MILWAUKEE, WI 53201-2983
4312901 +E-mail/Text: unger@members1st.org Jul 12 2018 19:17:36 MEMBERS 1ST FEDERAL C.U.,
P.O. BOX 40, 5000 LOUISE DRIVE, MECHANICSBURG, PA 17055-4899
4368995 EDI: PRA.COM Jul 12 2018 23:13:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
4389647 EDI: PRA.COM Jul 12 2018 23:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
4389648 EDI: PRA.COM Jul 12 2018 23:13:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4312905 EDI: WTRRN BANK.COM Jul 12 2018 23:13:00 TARGET CARD SERVICES, P.O. BOX 660170,
DALLAS, TX 75266-0170
4335809 +E-mail/Text: bncmail@w-legal.com Jul 12 2018 19:17:18 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4312906 E-mail/Text: bankruptcy@huntington.com Jul 12 2018 19:17:12 THE HUNTINGTON NATIONAL BANK,
P.O. BOX 182519, COLUMBUS, OH 43218-2519
4312907 EDI: WFFC.COM Jul 12 2018 23:13:00 WELLS FARGO FINANCIAL NATIONAL, P.O. BOX 660431,
DALLAS, TX 75266-0431
4325820 EDI: WFFC.COM Jul 12 2018 23:13:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4376778* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
James Peter Valecko on behalf of Creditor Huntington National Bank jvalecko@weltman.com,
PitEcf@weltman.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor BANK OF AMERICA, N.A. mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Thomas E. Miller on behalf of Debtor 1 Harry Randolph Wheeler staff@tommlerlawoffice.com
Thomas E. Miller on behalf of Debtor 2 Misty Jo Wheeler staff@tommlerlawoffice.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 Harry Randolph Wheeler
First Name Middle Name Last Name
Debtor 2 Misty Jo Wheeler
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02413-RNO**

Social Security number or ITIN **xxx-xx-5496**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-1841**
EIN ____-____-____

Order of Discharge

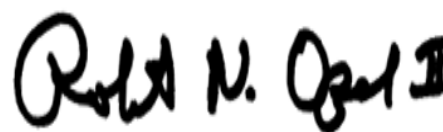
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harry Randolph Wheeler

Misty Jo Wheeler

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

July 12, 2018

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.